PATENT

## B. AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning at page 4, line 14, and continuing through page 5, line 9 as follows:

been authenticated, the automated has the user Once password reset program resets the password and delivers a new password to the user in a way that further enhances the overall One option allows the automated security of the system. password reset system to call the caller back at a predetermined This would prevent someone phone number with the new password. else from intercepting to the new password. Another option allows the system to deliver the new password directly to the This option would allow the user voice mailbox of the user. access to the new password regardless of time of day or location The automated password reset system could also of the user. password to a predetermined e-mail the accessible by the user or someone that the user trusts. This email could be delivered directly to the user's account or could be delivered to a manager or other administrator. The new password could also be mailed to the user through traditional postal mail. Finally, the password could simply be provided to the user over the telephone after the system verified the caller's identity. This option provides a faster response to the user and, because the users identify is verified using voice recognition, reduces the possibility of providing the new password to an imposter in particular since the password is then not exposed to any other system thus reducing the chances of it being intercepted and stolen stolen.

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Please amend the paragraph on page 5, lines 10-14 as follows:

Another scenario is the user is at a kiosk or ATM machine, has forgotten their PIN, and uses the voice recognition program to permit the PIN to be reset, reset. The voice recognition program permits the user to enter the new PIN, informs the owner via e-mail, post etc post, etc. of the fact that the PIN was reset.

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